

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION**

In re:		
ADAMCZYK, THERESA J.	§	Case No. 20-22782
Debtor(s)	§	Chapter 7
=====	§	
Lisa M. Swope, Trustee	§	
Movant	§	
	§	
v.	§	
	§	
No Respondents	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Lisa M. Swope, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 17 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 a.m. on April 06, 2022. A Zoom Video Conference Hearing will be held on April 06, 2022 at 10:00 a.m. before Judge Carlota M. Böhm via the Zoom Video Conference Application ("Zoom"). To participate in and join a Zoom Hearing please initiate and use the following link at least 15 minutes prior to the scheduled Zoom Hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, you may use the following Meeting ID: 161 4380 0191. For questions regarding the connection, contact Judge Böhm's Chambers at 412-644-4328. All attorneys and Parties may only appear by Zoom and must comply with Chief Judge Böhm's Zoom Procedures, which can be found on the Court's website at <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>. Under the current COVID-19 circumstances, the general public may appear telephonically if unable to do so via the Internet. When the need to appear telephonically arises, members of the general public should immediately contact Judge Böhm's Chambers to make telephonic arrangements. Only ten minutes is being provided on the calendar. No witnesses will be heard. If an evidentiary hearing is required, it will be scheduled by the Court for a later date. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/25/2022

By: /s/ LISA M. SWOPE, TRUSTEE

Trustee, Bar No.: 77003

Lisa M. Swope
219 South Center Street
Ebensburg, PA 15931
(814) 472-7151

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION**

In re:
ADAMCZYK, THERESA J.

§ Case No. 20-22782
§ Chapter 7
§
§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of :</i>	\$	4,500.00
<i>and approved disbursements of:</i>	\$	37.20
<i>leaving a balance on hand of¹:</i>	\$	4,462.80

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Auto Finance, a division of Capital On	3,931.25	0.00	0.00	0.00

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	4,462.80

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Lisa M. Swope	1,125.00	0.00	1,125.00
Trustee, Expenses - Lisa M. Swope	20.16	0.00	20.16
Attorney for Trustee Fees - LISA M. SWOPE	690.00	0.00	690.00

Total to be paid for chapter 7 administrative expenses:	\$	1,835.16
Remaining balance:	\$	2,627.64

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 2,627.64

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 2,627.64

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$11,220.15 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 23.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	JPMorgan Chase Bank, N.A.	3,221.34	0.00	754.41
3	Portfolio Recovery Associates, LLC	850.60	0.00	199.20
4	PNC Bank, N.A.	1,311.18	0.00	307.06
5	Portfolio Recovery Associates, LLC	5,837.03	0.00	1,366.97

Total to be paid for timely general unsecured claims: \$ 2,627.64
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/ LISA M. SWOPE, TRUSTEE

Trustee

Lisa M. Swope
219 South Center Street
Ebensburg, PA 15931
(814) 472-7151

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Theresa J. Adamczyk
Debtor

Case No. 20-22782-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 28, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2022:

Recip ID	Recipient Name and Address
db	+ Theresa J. Adamczyk, 1221 Brinkerton Road, Greensburg, PA 15601-5831
15292844	+ Mariner Finance, LLC, 1187 Freedom Road, Freedom Square Building C-104, Cranberry Twp, PA 16066-4964
15292847	+ Roundpoint Mortgage Svcs Corp, 5016 Parkway Plaza Boulevard, Suite 200, Charlotte, NC 28217-1930

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2022 23:45:22	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 28 2022 23:45:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15292842	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 28 2022 23:45:29	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
15314473	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 28 2022 23:45:29	Capital One Auto Finance, a division of Capital On, PO Box 60511, City Of Industry, CA 91716-0511
15292843	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2022 23:45:28	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15317913	+ Email/Text: RASEBN@raslg.com	Feb 28 2022 23:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15292845	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2022 23:42:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15203
15325111	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2022 23:42:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15292846	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2022 23:45:29	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
15325079	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2022 23:45:29	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15292848	+ Email/PDF: gecsedl@recoverycorp.com	Feb 28 2022 23:45:26	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
15293180	+ Email/PDF: gecsedl@recoverycorp.com	Feb 28 2022 23:45:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Feb 28, 2022

Form ID: pdf900

Total Noticed: 15

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty		Lisa M Swope
cr		RoundPoint Mortgage Servicing Corporation

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Theresa J. Adamczyk bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com
Lisa M. Swope	on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope	on behalf of Attorney Lisa M Swope lms@nsslawfirm.com klw@nsslawfirm.com
Lisa M. Swope	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Attorney Lisa M Swope lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

TOTAL: 7